

**Information to identify the case:**

Debtor 1	<u>Steven Andrew Ferringer</u>	Social Security number or ITIN	xxx-xx-2630
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10997-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Andrew Ferringer

2/10/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven Andrew Ferringier  
Debtor

Case No. 17-10997-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 10, 2023

Form ID: 3180W

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db	+ Steven Andrew Ferringier, PO Box 16, Fairview, PA 16415-0016
14697351	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14697352	#+ Federal Loan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14784189	+ LOANDEPOT.COM, LLC, CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD, EWING NJ 08618-1430
15486318	+ LoanDepot.com LLC, Attn: Bankruptcy, 5465 Legacy Drive, Suite 200, Plano, Texas 75024-3190
14743324	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15314129	+ loanDepot.com, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 11 2023 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2023 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 11 2023 05:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2023 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 11 2023 05:04:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Feb 11 2023 05:04:00	Capital One Auto Finance, a division of Capital O, P.O. Box 165028, Irving, TX 75016-5028
cr	+ EDI: AISACG.COM	Feb 11 2023 05:04:00	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
14697347	+ Email/Text: bncnotifications@pheaa.org	Feb 11 2023 00:07:00	Aes / PNC National City, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14697346	+ Email/Text: bncnotifications@pheaa.org	Feb 11 2023 00:07:00	Aes / Pheaa Frn, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14697348	+ EDI: GMACFS.COM	Feb 11 2023 05:04:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14707395	EDI: GMACFS.COM		

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		Feb 11 2023 05:04:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14697349	+ EDI: CAPITALONE.COM	Feb 11 2023 05:04:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14697350	+ EDI: CMIGROUP.COM	Feb 11 2023 05:04:00	Credit Management, LP, The Offices of Credit Management, LP, Po Box 118288, Carrollton, TX 75011-8288
14697354	+ EDI: IRS.COM	Feb 11 2023 05:04:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14697356	+ Email/Text: bknotification@loandepot.com	Feb 11 2023 00:08:00	Loandepo.co, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
14751150	EDI: PRA.COM	Feb 11 2023 05:04:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14697357	+ Email/Text: bankruptcypgl@plaingreenloans.com	Feb 11 2023 00:07:00	Plain Green Loans, 93 Mack Road, Suite 600, PO Box 270, Box Elder, MT 59521-0270
15567420	+ Email/Text: EBN@edfinancial.com	Feb 11 2023 00:07:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14697358	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 11 2023 00:07:00	Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192
14745920	EDI: AIS.COM	Feb 11 2023 05:04:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for loanDepot.com
cr		LOANDEPOT.COM, LLC
cr		LOANDEPOT.COM, LLC
cr		LoanDepot.com, LLC
14697355	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14697353	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed

District/off: 0315-1

User: auto

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**below:**

<b>Name</b>	<b>Email Address</b>
Andrew M. Lubin	on behalf of Creditor LOANDEPOT.COM LLC ecfmail@mwc-law.com, bkecf@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor LoanDepot.com LLC ecfmail@mwc-law.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for loanDepot.com bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Steven Andrew Ferring dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor LOANDEPOT.COM LLC jblank@pincuslaw.com
Mario J. Hanyon	on behalf of Creditor LOANDEPOT.COM LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor LoanDepot.com LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor LOANDEPOT.COM LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor LOANDEPOT.COM LLC pawb@fedphe.com

TOTAL: 11